



Order Filed on July 11, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

780241  
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856-813-5500  
Attorneys for BAYVIEW LOAN SERVICING, LLC

In Re:

MICHELE R. SANTIAGO A/K/A MICHELE SANTIAGO  
Debtor(s)

Case No.: 16-25058 - JNP

Hearing Date: 07/11/2017

Judge: JERROLD N. POSLUSNY JR.

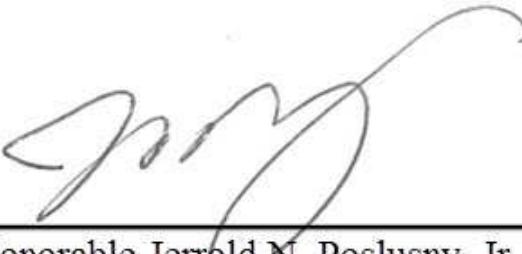
Chapter: 13

Recommended Local Form:  Followed  Modified

**ORDER VACATING STAY AND CO-DEBTOR STAY**

The relief set forth on the following page is hereby **ORDERED**.

.....  
DATED: July 11, 2017

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Upon the motion of BAYVIEW LOAN SERVICING, LLC, under Bankruptcy Code section 362(a) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

Real Property more fully described as:

201 KENDALL BOULEVARD, OAKLYN, NJ 08107

It is further ORDERED that the movant, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu foreclosure. Additionally, any purchaser of the property at sheriff's sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that the co-debtor stay under 11 U.S.C. 1301 is vacated as to the co-debtor, JOHNNY E. SANTIAGO, to permit BAYVIEW LOAN SERVICING, LLC to pursue its rights in the real property described above and as to the co-debtor, JOHNNY E. SANTIAGO.

It is further ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code.

The movant shall serve this order on the debtor, any trustee and any other party who entered an appearance on the motion.

rev. 7/12/16

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michele R. Santiago  
 Debtor

Case No. 16-25058-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2017.

db +Michele R. Santiago, 201 Kendall Blvd., Oaklyn, NJ 08107-1127

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BAYVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Loss Mitigation Bayview Loan Servicing nj.bkecf@fedphe.com  
 Brian C. Nicholas on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor BAYVIEW LOAN SERVICING, LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 Michael Frederick Dingerdissen on behalf of Creditor BAYVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
 Nicholas V. Rogers on behalf of Creditor BAYVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
 Seymour Wasserstrum on behalf of Debtor Michele R. Santiago mylawyer7@aol.com, ecf@seymourlaw.net

TOTAL: 9